



## UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

## NOTICE OF ALLOWANCE AND FEE(S) DUE

72386

7590

12/02/2010

SUTHERLAND II  
SUTHERLAND, ASBILL & BRENNAN, LLC  
999 PEACHTREE STREET  
ATLANTA, GA 30309

EXAMINER

KIM, STEVEN S

ART UNIT

PAPER NUMBER

3685

DATE MAILED: 12/02/2010

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/608,562	06/30/2003	Mary Elizabeth Lawson	23952-0142	7254

TITLE OF INVENTION: TECHNIQUE FOR CALCULATING PAYEE SPECIFIC TIME TO PAYMENT COMPLETION

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$0	\$0	\$1510	03/02/2011

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. **PROSECUTION ON THE MERITS IS CLOSED.** THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN **THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE** OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. **THIS STATUTORY PERIOD CANNOT BE EXTENDED.** SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

## HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER:** Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

# **PART B - FEE(S) TRANSMITTAL**

**Complete and send this form, together with applicable fee(s), to:** **Mail** **Mail Stop ISSUE FEE**  
**Commissioner for Patents**  
**P.O. Box 1450**  
**Alexandria, Virginia 22313-1450**  
**or Fax** **(571)-273-2885**

**INSTRUCTIONS:** This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

72386 7590 12/02/2010

**SUTHERLAND II**  
**SUTHERLAND, ASBILL & BRENNAN, LLC**  
**999 PEACHTREE STREET**  
**ATLANTA, GA 30309**

## **Certificate of Mailing or Transmission**

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
-----------------	-------------	----------------------	---------------------	------------------

10/608,562 06/30/2003

Mary Elizabeth Lawson

23952-0142

7254

**TITLE OF INVENTION: TECHNIQUE FOR CALCULATING PAYEE SPECIFIC TIME TO PAYMENT COMPLETION**

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$0	\$0	\$1510	03/02/2011

EXAMINER	ART UNIT	CLASS-SUBCLASS
KIM, STEVEN S	3685	705-040000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.  
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a **Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 \_\_\_\_\_  
(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 \_\_\_\_\_  
3 \_\_\_\_\_

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent): ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee  
☐ Publication Fee (No small entity discount permitted)  
☐ Advance Order - # of Copies \_\_\_\_\_

4b. Payment of Fee(s): (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.  
☐ Payment by credit card. Form PTO-2038 is attached.  
☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number \_\_\_\_\_ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_  
Typed or printed name \_\_\_\_\_ Registration No. \_\_\_\_\_

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
[www.uspto.gov](http://www.uspto.gov)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
-----------------	-------------	----------------------	---------------------	------------------

10/608,562

06/30/2003

Mary Elizabeth Lawson

23952-0142

7254

72386

7590

12/02/2010

SUTHERLAND II  
SUTHERLAND, ASBILL & BRENNAN, LLC  
999 PEACHTREE STREET  
ATLANTA, GA 30309

EXAMINER

KIM, STEVEN S

ART UNIT

PAPER NUMBER

3685

DATE MAILED: 12/02/2010

## Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 1504 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 1504 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

**Notice of Allowability****Application No.**

10/608,562

**Examiner**

STEVEN KIM

**Applicant(s)**

LAWSON ET AL.

**Art Unit**

3685

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 9/27/2010.
2. ☒ The allowed claim(s) is/are 1,3,9,13,15,31-37,48,50 and 53-66.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date \_\_\_\_\_
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_.

/S. K./  
Examiner, Art Unit 3685

### **DETAILED ACTION**

1. This communication is in response to the communication received on November 18, 2010.

#### ***Examiner's Amendments***

2. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was provided by Mr. Brian Decker, Registration No. 61,258, communication received on November 18, 2010.

3. The application has been amended as follows:
  1. (Currently amended) A computer-implemented method comprising:  
storing information including identifying a respective payment issue time of each of a plurality of payments to a payee, wherein each of the plurality of payments have a same payment mechanism;  
  
associating a respective priority level to each of a plurality of types of post-issue event information instances, wherein the plurality of types comprises two or more of:  
posting information, deposit information, payment receipt information, account crediting information, settlement information, or clearing information;

receiving post-issue event information, by a payment servicing computing system comprising one or more computers, wherein the post-issue event information comprises a plurality of post-issue event information instances, each associated with a respective one of the plurality of payments, wherein the post-issue event information includes at least two of the plurality of types of post-issue event information instances;

identifying, by the payment servicing computing system, the post-issue event information instances of the type having a highest priority level;

determining a payment lead time, by the payment servicing computing system, based upon the stored information and the respective post-issue event information instances of the type having the highest priority level for at least a subset of the plurality of payments, wherein the determined payment lead time is used for completing a future payment to the payee issued on behalf of a payor ~~to complete a future payment to the payee issued on behalf of a payor~~; and

associating, by the payment servicing computing system, the payment lead time with the payee.

2. (Cancelled)

3. (Currently amended) The method of claim 1, wherein ~~[[:]]~~ the identifying the post-issue event information instances of the type having the highest priority level comprises identifying the post-issue event information instances of the type having the highest priority level for which the number of post-issue event information instances of [[a]] the

same type is greater than an associated threshold number; and wherein determining the payment lead time comprises determining the payment lead time based upon the stored information and the respective post-issue event information instances of the type having the highest priority level and greater than the associated threshold number for at least a subset of the plurality of payments ~~the payment lead time is determined based at least partially upon the stored for which the number of post-issue event information instances of the same type is greater than an associated threshold number.~~

4-8. (Cancelled)

9. (Currently amended) The method of claim 1, wherein the respective post-issue event information comprises at least one of posting information or deposit information, wherein the posting information includes a payment posting time that the payee posts the respective payment, ~~[[and]]~~ wherein the deposit information includes a payment deposit time that the payee deposits a payment instrument associated with the respective payment, and wherein the identifying the post-issue event information instances of the type having the highest priority level comprises identifying one of the posting information or the deposit information having the highest priority level, and the method further comprising:

if the type of post-issue event information instance having the highest priority level is posting information, determining an average period from time of payment issuance to time of payment posting for the plurality of payments based upon a

respective payment issue time and a respective payment posting time associated with each of the plurality of payments; and

if the type of post-issue event information instance having the highest priority level is deposit information, determining the average period from time of payment issuance to time of depositing for the plurality of payments based upon a respective payment issue time and a respective payment deposit time associated with each of the plurality of payments; [[and]]

wherein the determining the payment lead time is further based at least partially upon the determined average period.

10-12. (Cancelled)

13. (Previously presented) The method of claim 1, further comprising:

receiving a payment request to pay the payee on behalf of the payor, the payment request including information identifying a payment due date;

determining a time to issue a payment to the payee to fulfill the payment request by the due date based at least partially upon the determined payment lead time associated with the payee; and

issuing a payment to the payee at the determined time.

14. (Cancelled)



15. (Previously presented) The method of claim 32, wherein the user interface further includes a cost to the payor associated with issuing payment in accordance with at least one of the at least two payment options.

16-30. (Cancelled)

31. (Currently amended) The method of claim 9, wherein the type of post-issue event information instances having the highest priority level is deposit information, and the method further comprising adjusting the average period based at least partially upon a predetermined depositing adjustment period.

32. (Previously presented) The method of claim 1, further comprising:  
transmitting a user interface presenting at least two payment options for paying the payee, wherein a first payment option of the at least two payment options includes information associated with the payment lead time associated with the payee;  
receiving a selection of the first payment option; and  
issuing payment to the payee in accordance with the first payment option.

33. (Previously presented) The method of claim 32, wherein the first payment option comprises one of (i) an earliest available payment option or (ii) a future-dated payment option.

34. (Previously presented) The method of claim 32, wherein the payee is an electronic managed payee and a second payment option of the at least two payment options comprises an immediate-payment-and-posting option.

35. (Previously presented) The method of claim 32, further comprising:  
receiving an identification of the payee prior to transmitting the user interface;  
and

determining whether the payment to the payee would be issued in electronic or paper form by processing the identification of the payee;

wherein the user interface presenting the at least two payment options is at least partially generated based on the determination of whether the payment to the payee would be issued in electronic or paper form.

36. (Previously presented) The method of claim 35, further comprising receiving at least one of (i) an account number of the payor, wherein the account number is also associated with the payee, or (ii) a payment amount, and wherein the determination of whether the payment to the payee would be issued in electronic or paper form is based at least partially upon the account number or the payment amount.

37. (Currently Amended) The method of claim 32, further comprising receiving one of (i) a process date or (ii) a due date, wherein the issuing payment to the payee in accordance with the first payment option is based at least partially upon the process

date or the due date.

38-47. (Cancelled)

48. (Previously presented) The method of claim 1, wherein the payment mechanism comprises one of: (a) an electronic payment mechanism; (b) a corporate check; or (c) a draft.

49. (Cancelled)

50. (Currently amended) The method of claim 1, wherein the type of post-issue event information instances having the highest priority level is settlement information, and wherein the determining the payment lead time further comprises[[,.]] determining an average settlement period from time of payment issuance to time of settlement for the respective plurality of payments, wherein the determining the payment lead time is further based at least partially upon the determined average settlement period.

51-52. (Cancelled)

53. (New) A system for determining payment lead time used for completing future payments, the system comprising:

one or more processors; and

one or more memories storing computer-executable instructions, the computer-executable instructions, when executed by the one or more processors, causing the one or more processors to perform operations of:

storing information including a respective payment issue time of each of a plurality of payments to a payee, wherein each of the plurality of payments have a same payment mechanism;

associating a respective priority level to each of a plurality of types of post-issue event information instances, wherein the plurality of types comprises two or more of: posting information, deposit information, payment receipt information, account crediting information, settlement information, or clearing information;

receiving post-issue event information, wherein the post-issue event information comprises a plurality of post-issue event information instances, each associated with a respective one of the plurality of payments, wherein the post-issue event information includes at least two of the plurality of types of post-issue event information instances;

identifying the post-issue event information instances of the type having a highest priority level;

determining a payment lead time based upon the stored information and the respective post-issue event information instances of the type having the highest priority level for at least a subset of the plurality of payments, wherein the determined payment lead time is used for completing a future payment to the payee issued on behalf of a payor; and

associating the payment lead time with the payee.

54. (New) The system of claim 53, wherein the operations further comprise:

when identifying the post-issue event information instances of the type having the highest priority level, identifying the post-issue event information instances of the type having the highest priority level for which the number of post-issue event information instances of a same type is greater than an associated threshold number; and

when determining the payment lead time, determining the payment lead time based upon the stored information and the respective post-issue event information instances of the type having the highest priority level for at least a subset of the plurality of payments for which the number of post-issue event information instances of the same type is greater than the associated threshold number.

55. (New) The system of claim 53, wherein the respective post-issue event information comprises at least one of posting information or deposit information; wherein the posting information includes a payment posting time that the payee posts the respective payment; wherein the deposit information includes a payment deposit time that the payee deposits a payment instrument associated with the respective payment; and wherein the operations further comprise:

when identifying the post-issue event information instances of the type having the highest priority level, identifying one of the posting information or the deposit information having the highest priority level,

if the type of post-issue event information instance having the highest priority level is posting information, determining an average period from time of payment issuance to time of payment posting for the plurality of payments based upon a respective payment issue time and a respective payment posting time associated with each of the plurality of payments; and

if the type of post-issue event information instance having the highest priority level is deposit information, determining the average period from time of payment issuance to time of depositing for the plurality of payments based upon a respective payment issue time and a respective payment deposit time associated with each of the plurality of payments;

wherein the operation of determining of the payment lead time is further based at least partially upon the determined average period.

56. (New) The system of claim 53, wherein the operations further comprise:

receiving a payment request to pay the payee on behalf of the payor, the payment request including information identifying a payment due date;

determining a time to issue a payment to the payee to fulfill the payment request by the due date based at least partially upon the determined payment lead time associated with the payee; and

causing a payment to the payee at the determined time.

57. (New) The system of claim 55, wherein the type of post-issue event information instances having the highest priority level is deposit information, and wherein the operations further comprise adjusting the average period based at least partially upon a predetermined depositing adjustment period.

58. (New) The system of claim 53, wherein the operations further comprise:  
transmitting a user interface presenting at least two payment options for paying the payee, wherein a first payment option of the at least two payment options includes information associated with the payment lead time associated with the payee;  
receiving a selection of the first payment option; and  
causing payment to be initiated to the payee in accordance with the first payment option.

59. (New) The system of claim 58, wherein the operations further comprise:  
receiving an identification of the payee prior to transmitting the user interface;  
and  
determining whether the payment to the payee would be issued in electronic or paper form by processing the identification of the payee;  
wherein the user interface presenting the at least two payment options is at least partially generated based on the determination of whether the payment to the payee would be issued in electronic or paper form.

60. (New) The system of claim 59, wherein the operations further comprise receiving at least one of (i) an account number of the payor, wherein the account number is also associated with the payee, or (ii) a payment amount; and wherein the determining whether the payment to the payee would be issued in electronic or paper form is based at least partially upon the account number or the payment amount.

61. (New) The system of claim 58, wherein the operations further comprise receiving one of (i) a process date or (ii) a due date, wherein the causing the payment to be initiated to the payee in accordance with the first payment option is based at least partially upon the process date or the due date.

62. (New) The system of claim 58, wherein the user interface further includes a cost to the payor associated with issuing payment in accordance with at least one of the at least two payment options.

63. (New) The system of claim 58, wherein the first payment option comprises one of (i) an earliest available payment option or (ii) a future-dated payment option.

64. (New) The system of claim 58, wherein the payee is an electronic managed payee and a second payment option of the at least two payment options comprises an immediate-payment-and-posting option.



65. (New) The system of claim 53, wherein the payment mechanism comprises one of: (a) an electronic payment mechanism; (b) a corporate check; or (c) a draft.

66. (New) The system of claim 53, wherein the type of post-issue event information instances having the highest priority level is settlement information; wherein the operations further comprise, when determining the payment lead time, determining an average settlement period from time of payment issuance to time of settlement for the respective plurality of payments, wherein the payment lead time is further based at least partially upon the determined average settlement period.

#### ***Reasons for Allowance***

4. Claims 1, 3, 9, 13, 15, 31-37, 48, 50 and 53-66 are allowed.

5. The following is an examiner's statement of reasons for allowance: claims 1, 3, 9, 13, 15, 31-37, 48, 50 and 53-66 are allowable over the Cited Prior Art (CPA) of record since CPA of record fails to teach or render obvious the claimed limitations recited in the independent claims 1 and 53 and subsequent dependent claims 3, 9, 13, 15, 31-37, 48, 50 and 54-66.

6. CPA do not teach or suggest, alone or in combination, the particular combination of steps or elements as recited in the independent claims 1 and 53, specifically associating a respective priority level to each of a plurality of types of post-issue event

information instances, wherein the plurality of types comprises two or more of: posting information, deposit information, payment receipt information, account crediting information, settlement information, or clearing information; identifying, by the payment servicing computing system, the post-issue event information instances of the type having a highest priority level; determining a payment lead time, by the payment servicing computing system, based upon the stored information, the stored information including a respective payment issue time of each of a plurality of payments to a payee, and the respective post-issue event information instances of the type having the highest priority level for at least a subset of the plurality of payments; and associating, by the payment servicing computing system, the payment lead time with the payee.

7. Any comments considered necessary by the Applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### ***Conclusion***

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to STEVEN KIM whose telephone number is (571)270-

5287. The examiner can normally be reached on Monday - Thursday (7:30AM - 5:00PM).

9. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Calvin Hewitt can be reached on (571)272-6709. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

10. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/S. K./  
Examiner, Art Unit 3685

/Calvin L Hewitt II/  
Supervisory Patent Examiner, Art Unit 3685